

In the Claims:

1. (currently amended) A method of evaluating line item data, the method comprising ~~the steps of:~~

displaying via a display of a computer network at least one line item of an insurance related claim presented to an insurer;

accessing from the computer network a database of excluded vendors and authorized vendors to fulfill ~~said~~ the insurance related claim;

displaying via the computer network a list of authorized vendors and a list of excluded vendors that correspond with the at least one line item, wherein the authorized vendors are selected from the group consisting of vendors with a preferred status as determined by the insurer, franchised vendors, and ~~or~~ vendors that allow an upgrade;

accessing from the computer network vendor data associated with the list of authorized vendors and the list of excluded vendors;

receiving from the computer network a selection of at least one vendor from the list of authorized vendors to fulfill ~~said~~ the insurance related claim; and

receiving authorization from a claim handler to execute payment of the selected at least one line item of ~~said~~ the insurance related claim.

2. (currently amended) The method of claim 50 wherein the ~~step of~~ authorizing a direct payment comprises receiving an amount for a direct payment.

3. (currently amended) The method of claim 50 wherein the ~~step of~~ authorizing a direct payment comprises ~~the step of~~ communicating with a back office system to issue a payment to a claimant.

Claim 4 (canceled)

5. (currently amended) The method of Claim 50 wherein the authorized vendors are vendors that allow an upgrade and the executed payment is the vendor transfer, and wherein the receiving authorization ~~step of authorizing a vendor transfer~~ further comprises ~~the step of~~ receiving a selection of the availability of the upgrade.

6. (currently amended) The method of claim 50 wherein the executed payment is the vendor transfer, and wherein the receiving authorization ~~step of authorizing a vendor transfer~~ further comprises ~~the step of~~ verifying a deduction.

7. (currently amended) The method of claim 50 wherein the receiving authorization ~~step of authorizing a line item payment~~ comprises ~~the steps of~~:
receiving the selection of at least one line item;
receiving the selection of a form of payment; and
authorizing the transaction.

8. (currently amended) The method of claim 7 wherein the receiving authorization ~~step of receiving the selection of a form of payment~~ comprises receiving a form of payment selected from the group list consisting of a check and ~~or~~ an electronic funds transfer.

9. (currently amended) The method of claim 8 wherein the ~~step of receiving the~~
~~a selection of a~~ form of payment comprises receiving ~~consisting of~~ a check and further
comprises ~~the step of~~ receiving checking account information.

10. (currently amended) The method of claim 8 wherein the ~~step of receiving the~~
~~a selection of a~~ form of payment comprises receiving ~~consisting of~~ an electronic funds
transfer and further comprises ~~the step of~~ receiving electronic funds transfer information.

11. (currently amended) The method of claim 50 wherein the executed payment is
the step of authorizing a preauthorized payment and the receiving authorization further
comprises ~~the steps of~~:

displaying the list of authorized vendors and the at least one line item on a
preauthorized payment screen; and

receiving a selection of at least one preauthorized vendor from the list of
authorized vendors.

12. (currently amended) The method of claim 11 further comprising ~~the step of~~
receiving a threshold amount for which payment will not exceed.

13. (currently amended) The method of claim 11 further comprising ~~the step of~~
receiving a selection of item categories for which payment will be made.

14. (currently amended) The method of claim 11 further comprising ~~the step of~~
receiving a date range for which payment will be made.

15. (currently amended) A system for evaluating line item data, comprising:
a processor for executing programs; and
a memory for storing a program executable by the processor, the stored program including instructions for (i) displaying at least one line item of an said insurance related claim presented to an insurer; (ii) accessing a database of vendors having a list of authorized vendors and a list of excluded vendors to fulfill the said insurance related claim; (iii) displaying the list of authorized vendors and the list of excluded vendors that correspond with the at least one line item, wherein the authorized vendors are selected from the group consisting of vendors with a preferred status, franchised vendors, or vendors that allow an upgrade; (iv) accessing vendor data associated with the list of authorized vendors and the list of excluded vendors; (v) receiving a selection of at least one vendor from the list of authorized vendors to fulfill the said insurance related claim; and (vi) receiving authorization from a claim handler to execute payment of the selected at least one line item of the said insurance related claim.

16. (currently amended) The system of claim 53 wherein the payment is the direct payment and the receiving authorization further authorizing a direct payment includes receiving an amount for the direct payment.

17. (currently amended) The system of claim 53 wherein the payment is the direct payment and the receiving authorization further authorizing a direct payment includes communicating with a back office system to issue payment to a claimant.

Claim 18 (canceled)

19. (currently amended) The system of Claim 53 wherein the authorized vendors are vendors that allow an upgrade and the executed payment is the vendor transfer, and wherein the receiving authorization ~~authorizing a vendor transfer~~ includes receiving a selection of an availability of the upgrade.

20. (currently amended) The system of claim 53 wherein the executed payment is the vendor transfer, and wherein the receiving authorization ~~step of authorizing a vendor transfer~~ includes verifying a deduction.

21. (currently amended) The system of claim 53 wherein the receiving authorization ~~authorizing a line item payment~~ includes (i) receiving the selection of at least one line item; (ii) receiving the selection of a form of a payment; and (iii) authorizing the transaction.

22. (currently amended) The system of claim 21 wherein receiving the selection of a form of payment includes receiving a form of payment selected from the group list consisting of a check and ~~or~~ an electronic funds transfer.

23. (currently amended) The system of claim 22 wherein ~~receiving the a selection of a form of payment is the consisting of a check~~ and the receiving a form of payment further includes receiving checking account information.

24. (currently amended) The system of claim 22 wherein ~~receiving the~~ a selection of a form of payment ~~is the consisting of an~~ electronic fund transfer ~~and the receiving a form of payment~~ further includes receiving electronic funds transfer information.

25. (currently amended) The system of claim 53 wherein the payment is the preauthorized payment and the receiving authorization ~~authorizing a preauthorized payment~~ includes: (i) displaying the list of authorized vendors and the at least one line item on a preauthorized payment screen; and (ii) receiving a selection of at least one preauthorized vendor from the list of authorized vendors.

26. (original) The system of claim 25 wherein the stored program further includes instructions for receiving a threshold amount for which payment will not exceed.

27. (original) The system of claim 25 wherein the stored program further includes instructions for receiving a selection of item categories for which payment will be made.

28. (original) The system of claim 25 wherein the stored program further includes instructions for receiving a date range for which payment will be made.

29. (currently amended) A computer readable medium containing instructions for controlling a computer system to perform a method for evaluating line item data, the method comprising:

displaying at least one line item of an insurance related claim presented to an insurer;

accessing a database of excluded vendors and authorized vendors to fulfill the said insurance related claim;

displaying a list of authorized vendors and a list of excluded vendors that correspond with the at least one line item, wherein the authorized vendors are selected from the group consisting of vendors with a preferred status as determined by the insurer, franchised vendors, and ~~or~~ vendors that allow an upgrade;

accessing vendor data associated with the list of authorized vendors and the list of excluded vendors;

receiving a selection of at least one vendor from the list of authorized vendors to fulfill the said insurance related claim; and

receiving authorization from a claim handler to execute payment of the selected at least one line item of the said insurance related claim.

30. (currently amended) The computer readable medium of claim 54 wherein the payment is the step of authorizing a direct payment and wherein the receiving authorization comprises receiving an amount for a direct payment.

31. (currently amended) The computer readable medium of claim 54 wherein the payment is the step of authorizing a direct payment and wherein the receiving authorization comprises ~~the step of~~ communicating with a back office system to issue payment to a claimant.

Claim 32 (canceled)

33. (currently amended) The computer readable medium of Claim 54 wherein the payment is the step of authorizing a vendor transfer and the vendors with a preferred status are the vendors that allow the upgrade, and wherein the receiving authorization further comprises ~~the step of~~ receiving a selection of the availability of the upgrade.

34. (currently amended) The computer readable medium of claim 54 wherein the payment is the step of authorizing a vendor transfer and wherein the receiving authorization further comprises ~~the step of~~ verifying a deduction.

35. (currently amended) The computer readable medium of claim 54 wherein the step of receiving authorization ~~authorizing a line payment~~ comprises ~~the step of~~:

receiving the selection of at least one line item;

receiving the selection of a form of payment; and

authorizing the transaction.

36. (currently amended) The computer readable medium of claim 35 wherein the receiving authorization ~~step of receiving the selection of a form of payment~~ comprises receiving a form of payment selected from the group ~~list~~ consisting of a check and ~~or~~ an electronic funds transfer.

37. (currently amended) The computer readable medium of claim 36 wherein the ~~step of receiving~~ the ~~a selection of a form of payment~~ is the ~~consisting of a check~~ and the receiving a form of payment further comprises ~~the step of~~ receiving checking account information.

38. (currently amended) The computer readable medium of claim 36 wherein the ~~step of receiving the a selection of a form of payment is the consisting of an~~ electronic fund transfer and the receiving a form of payment further comprises ~~the step of receiving~~ electronic funds transfer information.

39. (currently amended) The computer readable medium of claim 54 wherein the receiving authorization ~~step of authorizing a preauthorized payment~~ comprises the steps of:

displaying the list of authorized vendors and the at least one line item on a preauthorized payment screen; and

receiving a selection of at least one preauthorized vendor from the list of authorized vendors.

40. (currently amended) The computer readable medium of claim 39 further comprising ~~the step of~~ receiving a threshold amount for which payment will not exceed.

41. (currently amended) The computer readable medium of claim 39 further comprising ~~the step of~~ receiving a selection of item categories for which payment will be made.

42. (currently amended) The computer readable medium of claim 39 further comprising ~~the step of~~ receiving a date range for which payment will be made.

43. (previously presented) The method of claim 1 further comprising performing an update of the database of authorized vendors.

44. (currently amended) A method of evaluating line item data, the method comprising ~~the steps of~~:

displaying via a display of a computer network at least one line item of an insurance related claim presented to an insurer;

accessing from the computer network a database having a list of excluded vendors and authorized vendors to fulfill the said insurance related claim;

comparing the list of authorized vendors and the list of excluded vendors with the at least one line item, wherein the authorized vendors are selected from the group consisting of vendors with a preferred status as determined by the insurer, franchised vendors, and ~~or~~ vendors that allow an upgrade;

displaying via the computer network vendor data on the availability of the upgrade for the at least one line item;

receiving from the computer network a selection of at least one vendor from the list of authorized vendors that corresponds with the at least one line item to fulfill the said insurance related claim; and

receiving authorization from a claim handler to execute at least one payment of the selected at least one line item of the said insurance related claim.

45. (previously presented) The method of claim 1 further comprising receiving authorization to execute payment for additional line items, adding payment authorizations associated with one payee, and executing a single payment of a plurality of line items to the payee.

46. (currently amended) The method of claim 1 wherein the said authorization is for repetitive payments, and receiving information of at least one of start date, end date, number of payments and frequency of payments.

47. (previously presented) The method of claim 1 further comprising maintaining the database of authorized vendors by updating the vendor data selected from the group consisting of a bill paying score, vendor performance data, vendor financial health, vendor preferred status, vendor complaint data, vendor relationship level, vendor products and vendor services.

48. (currently amended) The method of claim 1 further comprising displaying an add vendor interface receiving ~~new vendor~~ identifying information regarding a new vendor, receiving vendor authorization data, and incorporating the said new vendor into the database of authorized vendors.

49. (previously presented) The method of claim 44 wherein the at least one vendor is selected based on the availability of the upgrade of the at least one line item.

50. (currently amended) The method of claim 1 wherein authorization is for a payment in a form selected from the group consisting of ~~comprising~~ a direct payment, vendor transfer, line item payment, and ~~or~~ preauthorized payment.

51. (previously presented) The method of claim 50 further comprising allowing vendor transfer or preauthorized payment only when vendor data indicates the at least one vendor has the preferred status.

52. (previously presented) The method of claim 1 further comprising receiving at least one line item in a central database.

53. (currently amended) The system of claim 15 wherein the ~~said~~ authorization is for a payment in a form selected from the group consisting of ~~comprising a~~ direct payment, vendor transfer, line item payment, ~~or~~ and preauthorized payment.

54. (currently amended) The computer readable medium of claim 29 wherein the ~~said~~ authorization is for a payment in a form selected from the group consisting of ~~comprising a~~ direct payment, vendor transfer, line item payment, and ~~or~~ preauthorized payment.

55. (previously presented) The method of claim 1 wherein the vendor data information includes at least one of: names associated with the list of authorized vendors, addresses associated with the list of authorized vendors, types of products associated with the list of authorized vendors, types of supplies associated with the list of authorized vendors, phone numbers associated with the list of authorized vendors, electronic mail address associated with the list of authorized vendors, tax ID numbers associated with the list of authorized vendors and types of organizations associated with the list of authorized vendors.